

Prepared by:  
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Doney  
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GRANTOR:  
Emily Kaye Courteau  
2309 Oliver Road  
Monroe LA 71201  
318-330-9020

GRANTEE:  
Federal National Mortgage Association c/o  
GMAC Mortgage, LLC  
500 Enterprise Rd Suite 150  
Horsham, PA 19044  
1-800-766-4622

**Substitute Trustee's Deed  
Indexing Instructions**

Lot 14, Twelve Oaks S/D, Section 4, T2S, R8W, recorded at Plat Book 29 at Page 22, Desoto County, MS

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 13th day of July, 2007 and acknowledged on the 13th day of July, 2007, James C. Summerford JR, and Dodie Summerford, husband and wife, executed and delivered a certain Deed of Trust unto Michael Lyon, Trustee for Mortgage Electronic Registration Systems, Inc, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2760 at Page 762; and

WHEREAS, on the 28th day of May, 2009, Mortgage Electronic Registration Systems, Inc, assigned said Deed of Trust unto GMAC Mortgage, LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3040 at Page 318; and

WHEREAS, on the 28th day of May, 2009 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3040 at Page 319; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee advertised the sale of the following described real property by Substitute Trustee's Notice of Sale, dated August 11, 2009 by posting same at the bulletin board on the first floor in the middle of the building between the front and back door of the courthouse in DeSoto County and by publishing said Notice in DeSoto Times-Tribune for three (3) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 8th day of September, 2009, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee, did on the 8th day of September, 2009, within legal hours, offer for sale and did sell, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi the following described real property, to-wit:

Lot 14, Twelve Oaks Subdivision, in Section 4, Township 2 South, Range 8 West, DeSoto County, Mississippi, as shown on the plat appearing of record in Plat Book 29, Page 22, in the office of the Chancery Clerk of DeSoto County, Mississippi, less and except that part of the common area of Twelve Oaks Subdivision which lies South of the ditch as described in Quitclaim Deeds dated February 12, 1990, from John H. Maxwell and wife, Dorothy L. Maxwell, filed for record in the office of the Chancery Clerk of DeSoto County, Mississippi, on February 20, 1990,

in Book 223, Page 67, and from David L. Stewart and wife, Lynn Maxwell White Stewart, and filed for record in the office of the Chancery Clerk of DeSoto County, Mississippi, on February 20, 1990, in Book 223, Page 65.

WHEREAS, at said sale GMAC Mortgage, LLC was the highest bidder and best bidder, therefore, for the sum of \$91,179.84 and the same was then and there struck off to GMAC Mortgage, LLC and it was declared the purchaser thereof; and

WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

WHEREAS, GMAC Mortgage, LLC, has requested transfer and assignment of its bid to Federal National Mortgage Association and has authorized the undersigned to convey the property described above to Federal National Mortgage Association and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title, and interest of GMAC Mortgage, LLC, as the highest and best bidder to Federal National Mortgage Association, pursuant to authority granted to the undersigned in the aforementioned Substitution of Trustee.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substitute Trustee, do hereby sell and convey unto Federal National Mortgage Association the land and property herein described.

I convey only such title as is vested in me as Substitute Trustee

LS/F09-1373

WITNESS MY SIGNATURE, this the 11 day of Sept, 2009.



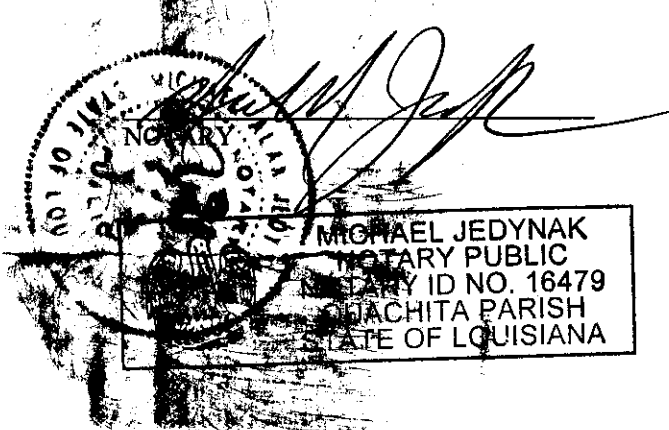
Emily Kaye Courteau, Substitute Trustee

STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 11 day of Sept, 2009, the within named Emily Kaye Courteau, Substitute Trustee, who acknowledged that (s)he executed the above and foregoing instrument of writing after first having been duly authorized so to do as Substitute Trustee.

AT DEATH  
MY COMMISSION EXPIRES



MICHAEL JEDYNAK  
NOTARY PUBLIC  
ID NO. 16479  
OUACHITA PARISH  
STATE OF LOUISIANA

# DESOTO TIMES-TRIBUNE

## PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 13th day of July, 2007 and acknowledged on the 13th day of July, 2007, James C. Summerford JR. and Dodie Summerford, husband and wife, executed and delivered a certain Deed of Trust unto Michael Lyon, Trustee for Mortgage Electronic Registration Systems, Inc. Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2760 at Page 762; and

WHEREAS, on the 28th day of May, 2009, Mortgage Electronic Registration Systems, Inc. assigned said Deed of Trust unto GMAC Mortgage, LLC, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3040 at Page 318; and

WHEREAS, on the 28th day of May, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3040 at Page 318; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of September, 2009, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 14, Twelve Oaks Subdivision, in Section 4, Township 2 South, Range 8 West, DeSoto County, Mississippi, as shown on the plat appearing of record in Plat Book 28, Page 22, in the office of the Chancery Clerk of DeSoto County, Mississippi, less and except that part of the common area of

Volume No. 114 on the 18 day of Aug., 2009  
Volume No. 114 on the 25 day of Aug., 2009  
Volume No. 114 on the 1 day of Sept., 2009  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2009  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2009  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2009

Diane Smith

Twelve Oaks Subdivision which lies South of the ditch as described in Quitclaim Deeds dated February 12, 1990, from John H. Maxwell and wife, Dorothy L. Maxwell, filed for record in the office of the Chancery Clerk of DeSoto County, Mississippi, on February 20, 1990, in Book 223, Page 67, and from David L. Stewart and wife, Lynn Maxwell White Stewart, and filed for record in the office of the Chancery Clerk of DeSoto County, Mississippi, on February 20, 1990, in Book 223, Page 65.

I will only convey such title as is vested in me as Substitute Trustee

WITNESS MY SIGNATURE, this day August 11, 2009

Emily Kaye Courteau

Substitute Trustee

2309 Oliver Road

Monroe, LA 71201

(318) 330-9020

LS/F09-1373

PUBLISH: 8-18-09/8-25-09/8-1-09

Sworn to and subscribed before me, this 1 day of Sept., 2009

BY Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2013  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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Hwy. 51 South, Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229